3623

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams

Serial No.: 09/774,538 Filed: Jan. 31, 2001

Title: System for Managing Risk

Group Art Unit: 3623

Examiner: Graysay, Tamara L.

RESPONSE TO OFFICE ACTION

Commissioner for Patents United States Patent and Trademark Office PO Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the Office action mailed 27 June 2005.

***If any fee and/or extension is required in addition to any enclosed herewith, please charge Account No. $\underline{23-0442}$.

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